Army Benefits Center-Civilian

CSRS Overview

Civilian Soldiers Supporting America's Soldiers

Updated 5/2/07

INTRODUCTION

ABC-C MISSION: Provide a full range of benefit & entitlement services to all Department of Army serviced employees through a centralized automated center.

ABC-C SERVICES: Provide advisory services and processes transactions for:

- **Federal Employees Health Benefits (FEHB)**
- **Federal Employees' Group Life Insurance (FEGLI)**
- **Thrift Savings Plan (TSP)**
- **Retirement (FERS & CSRS)**
- **Survivorship (Death Claim Processing)**

ABC-C AUTOMATED SYSTEMS

EBIS – Web Based

- **Customer-friendly**
- **Available 24 hours a day**
- **Secure site**
- **Ability to read at convenience**
- **Ability to print screens of information**
- **Can process benefits transaction without counselor assistance**
- **Ability to print benefit forms**

ABC-C AUTOMATED SYSTEMS

IVRS - Telephone

- Can connect with a counselor if needed
- Available to those without computer access
- Requires use of SSN and PIN only
- Can process benefit transactions without counselor assistance
- Can receive faxed back copies of documents (e.g. FEHB enrollment form, Info Sheets, etc.)
- Counselors are available 12 hours a day
- Automated systems available 24 hours a day

COUNSELOR ASSISTED CALLS

1 JANUARY – 31 DECEMBER 2006

86,549 Total Calls
Average Answer Time: 24 Seconds
Average Call Length: 8 Minutes 40 Seconds
Average Wrap-Up Time: 2 Minutes 29 Seconds

ABC-C Benefit Counselors
are available from 6:00 a.m. to 6:00 p.m.
Central Time, Monday - Friday

Peak Call Times are between 8:00 a.m. and 2:00 p.m.

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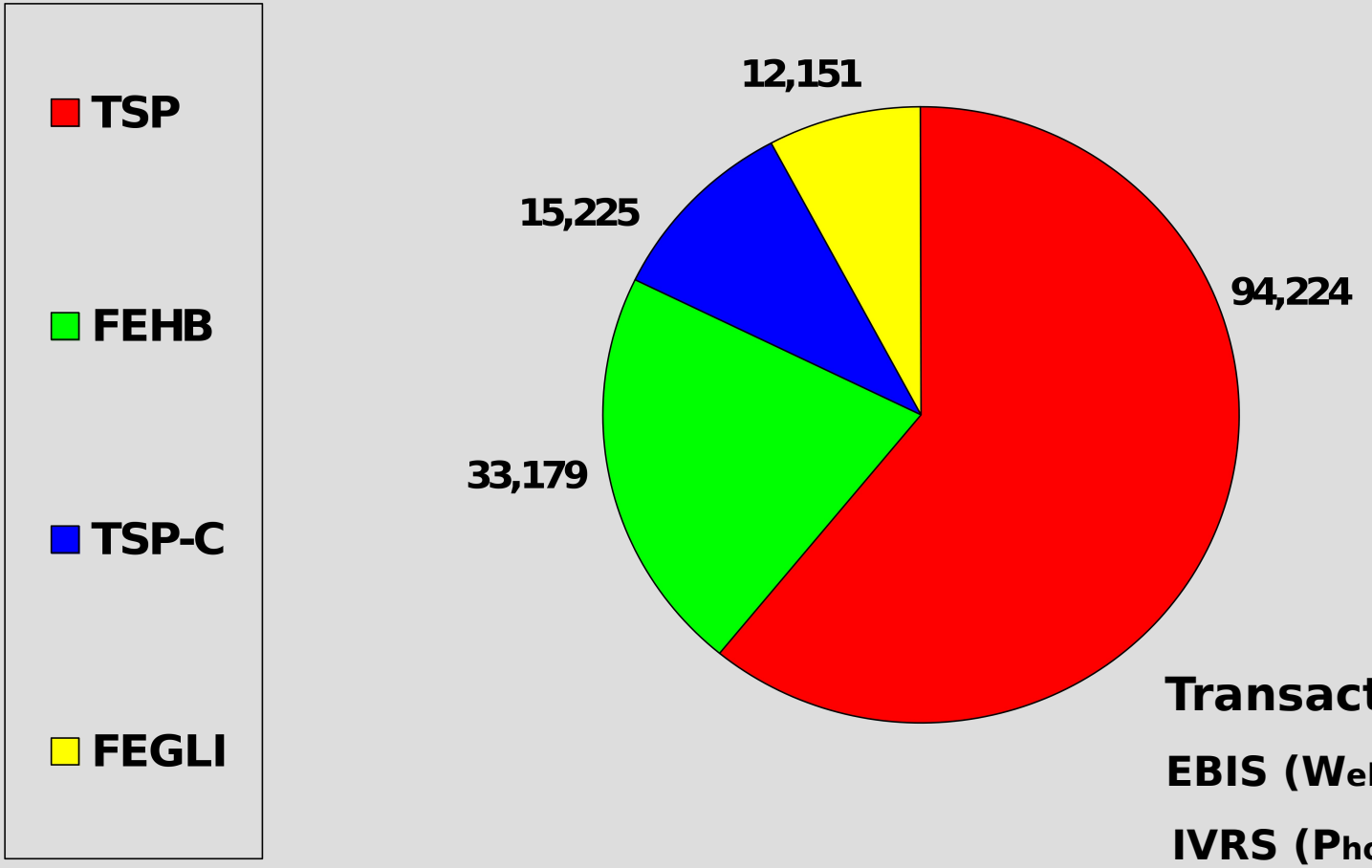
BENEFITS TRANSACTION SUMMARY

1 JANUARY – 31 DECEMBER 2006



Transaction Source:

EBIS (Web) – 137,588

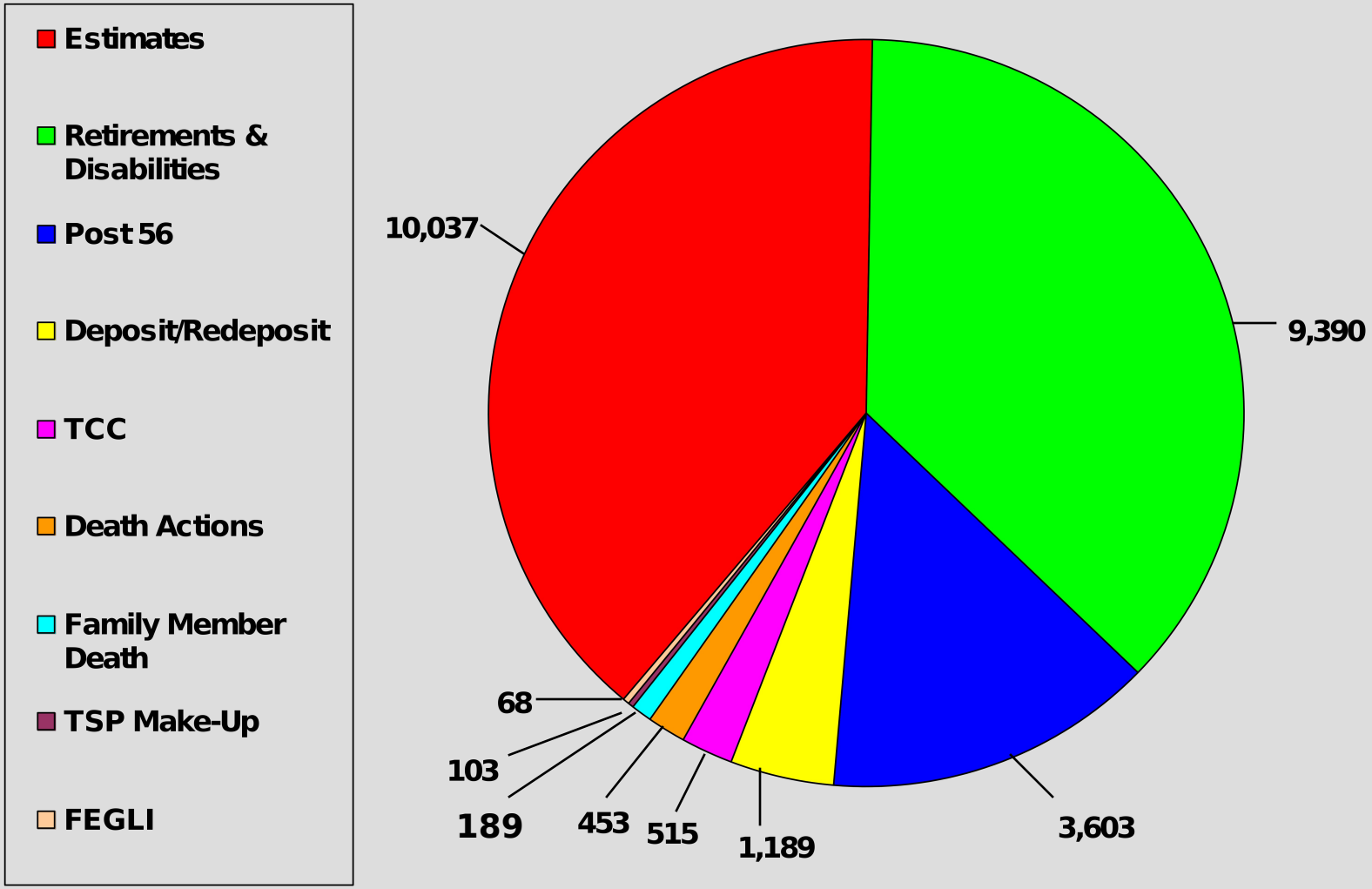
IVRS (Phone) – 5,455

Counselor Assisted – 11,736

Total Transactions = 154,779

PRODUCTION SUMMARY

1 JANUARY – 31 DECEMBER 2006



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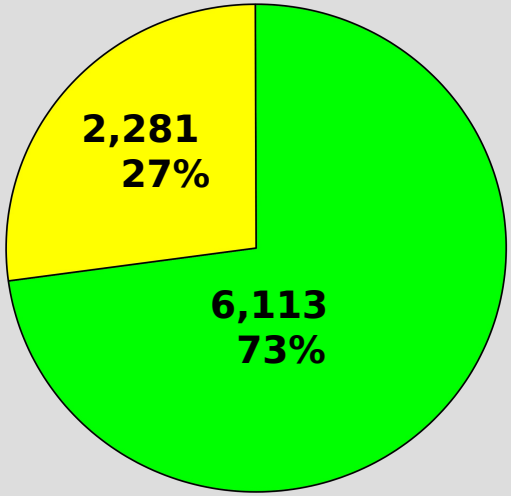
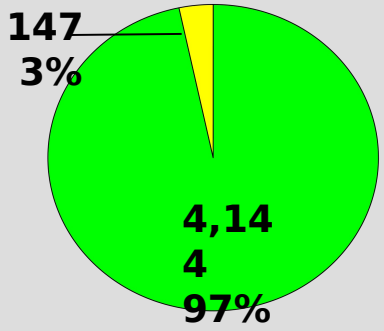
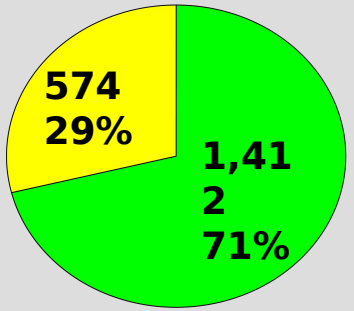
RETIREMENTS SENT TO PAYROLL

1 JANUARY – 31 DECEMBER 2006

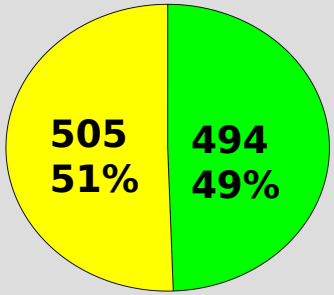




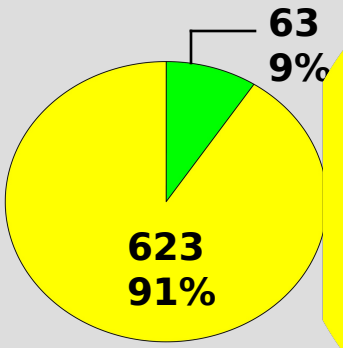
Rcvd More Than 60 Days: 4,291



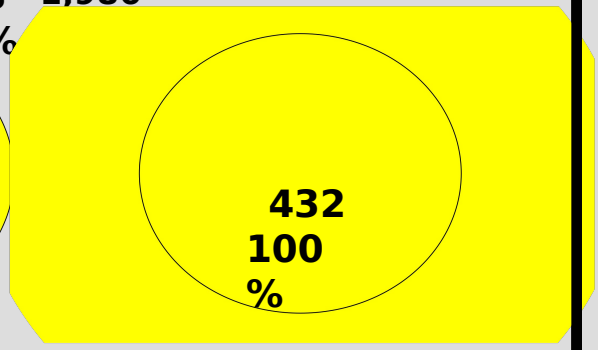
Rcvd 31-60 Days: 1,986



Rcvd 16-30 Days: 999



Rcvd 1-15 Days: 686



Rcvd On/After DOR: 432

Total: 8,394

- **Met**
- **Did Not Meet**

Goal: Complete retirement package NLT 5 working days prior to DOR.

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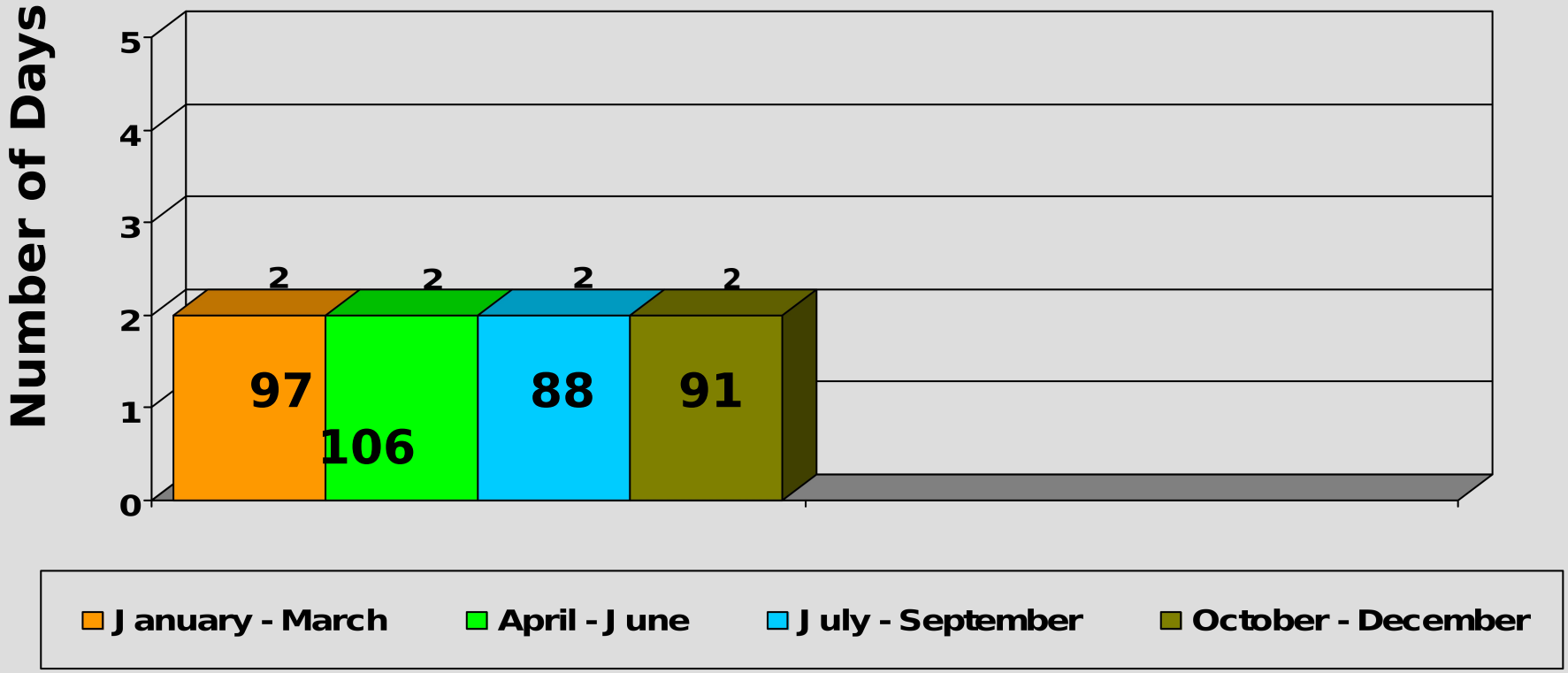
DEATH CLAIM PROCESSING TIME

1 JANUARY – 31 DECEMBER 2006



Goal: Complete NLT 5 working days after survivor signs and dates death benefits claims.

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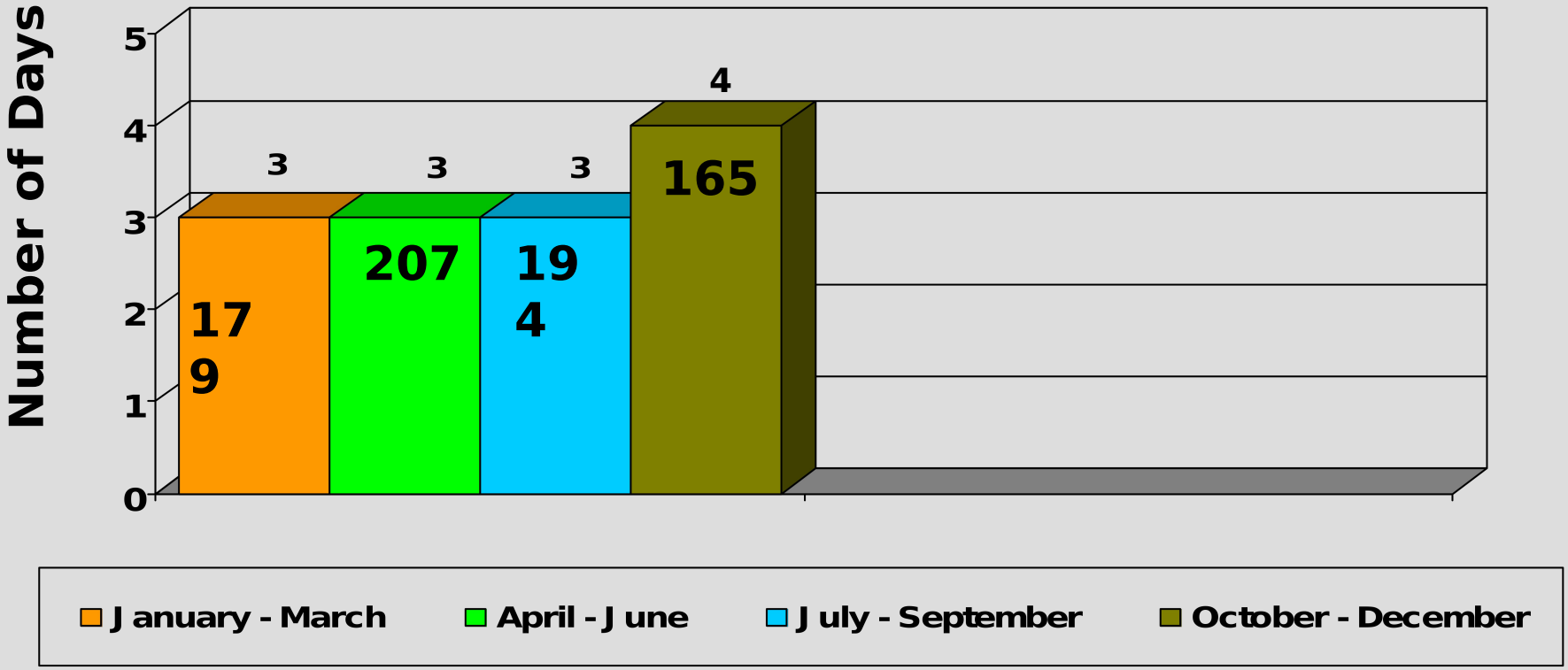
DISABILITY CLAIM PROCESSING TIME

1 JANUARY – DECEMBER 2006



Goal: Complete NLT 5 working days following receipt of all documentation.

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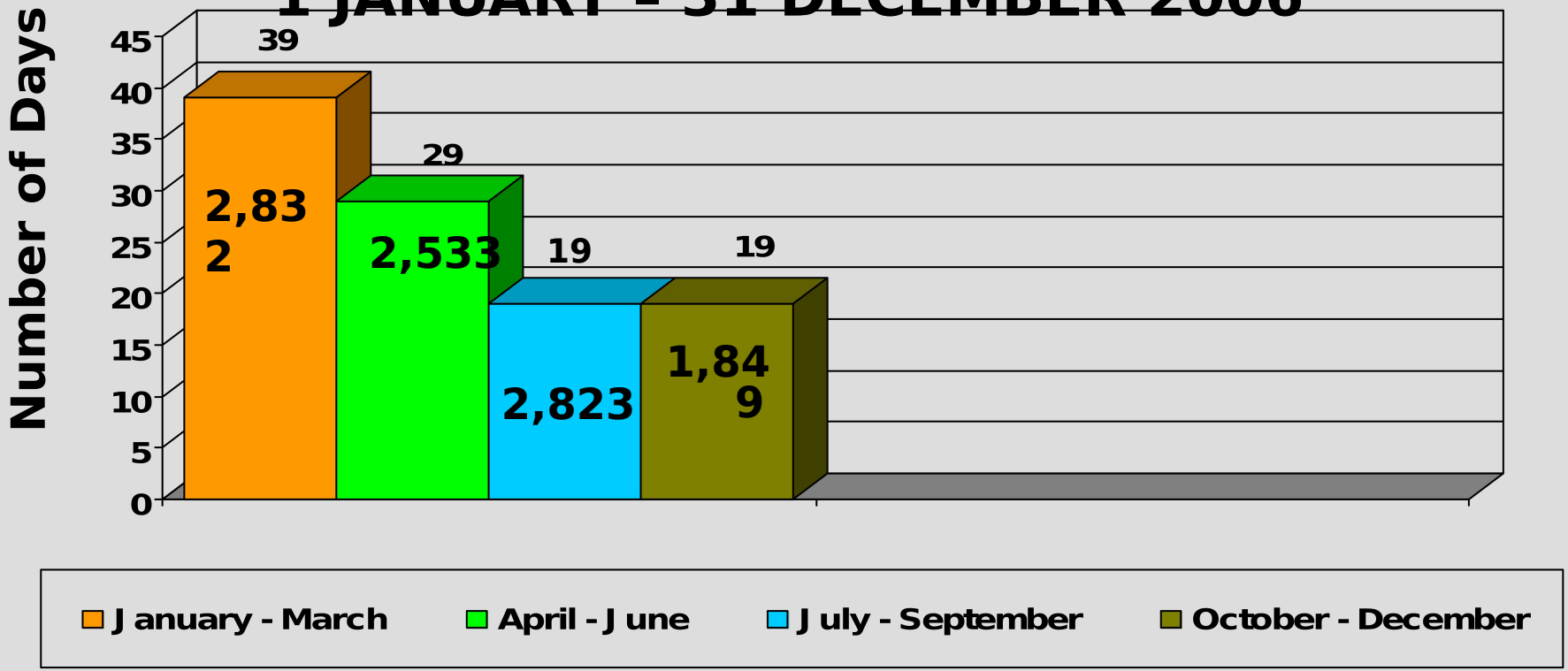
RETIREMENT ESTIMATE PROCESSING TIME

1 JANUARY – 31 DECEMBER 2006



Goal: Complete 14 days following receipt of estimate request.

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CONTINUING CHALLENGES

- **Last Minute VERA/VSIP approvals**
- **Late submission of retirement packages**
  - **Direct correlation between packages submitted less than 30 days of DOR and inability to meet timeliness goals**
- **Federal Erroneous Retirement Coverage Corrections Act (FERCCA)**
- **Aging Workforce**

SUCCESS STORIES

- **Customer Wait Time to Speak with a Counselor**
- **Site Assistance Visits**
- **Partnership with DFAS**
- **Video Tele-Training (VTTs)**
- **Employee Retirement Guide**
- **New Employee Flyer**
- **Access for Separated Employees**
- **Reduction in scripts before accessing a counselor**
- **Interactive Customer Evaluation (ICE) feedback**

ON THE HORIZON

- **Electronic Estimates**
- **Access for Non Appropriated Fun (NAF) employees**
- **Web Cam Training**
  - **New Employee**
  - **How to Fill out Retirement Forms**
- **FEHB Centralized Enrollment Reconciliation Clearinghouse (CLER)**

ANY QUESTIONS?

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CSRS RETIREMENT OVERVIEW

ARMY BENEFITS CENTER — CIVILIAN

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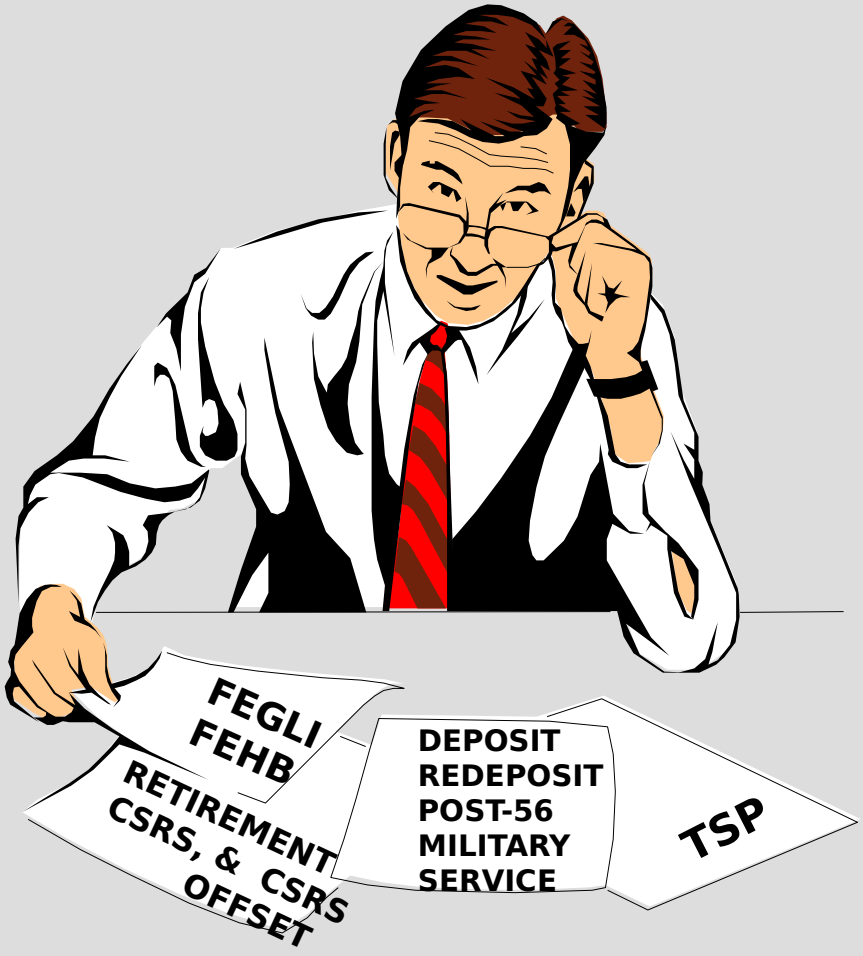
RETIREMENT DECISIONS



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CIVILIAN DEPOSIT/ REDEPOSIT

CSRS

WHAT IS DEPOSIT SERVICE?

- **Any period of creditable service during which retirement deductions are not taken**
- **Generally, non-career time such as temporary or indefinite service**
- **Also known as non-deduction service**

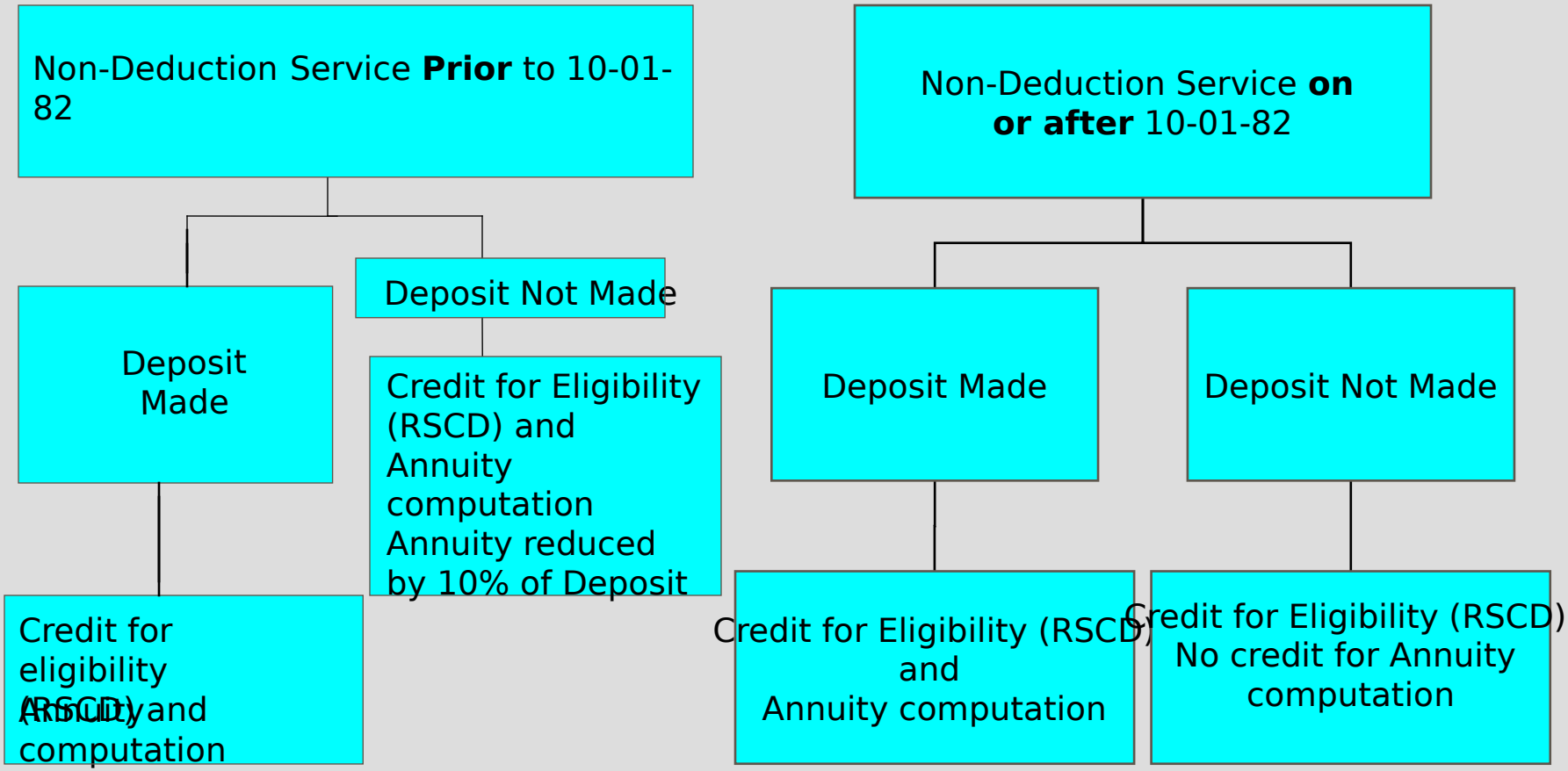
DEPOSIT SERVICE

However, it can also be service that was not considered Federal employment at the time it was performed, but for which a subsequent change in law now allows credit for retirement annuity computation purposes.

Amount of Deposit: 7% of earnings + Interest

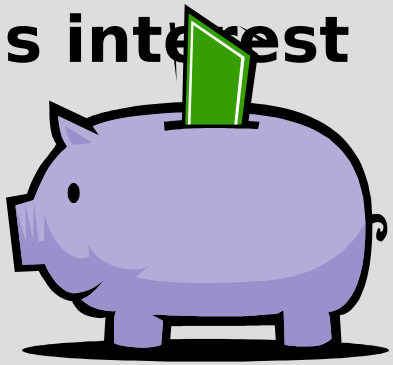
*Interest will vary by the date service was performed

DEPOSIT SERVICE


Non-Deduction Service **Prior** to 10-01-82
Deposit Made
Credit for eligibility (RSCD) and Annuity computation
Deposit Not Made
Credit for Eligibility (RSCD) and Annuity computation Annuity reduced by 10% of Deposit
Non-Deduction Service **on or after** 10-01-82
Deposit Made
Credit for Eligibility (RSCD) and Annuity computation
Deposit Not Made
Credit for Eligibility (RSCD) No credit for Annuity computation

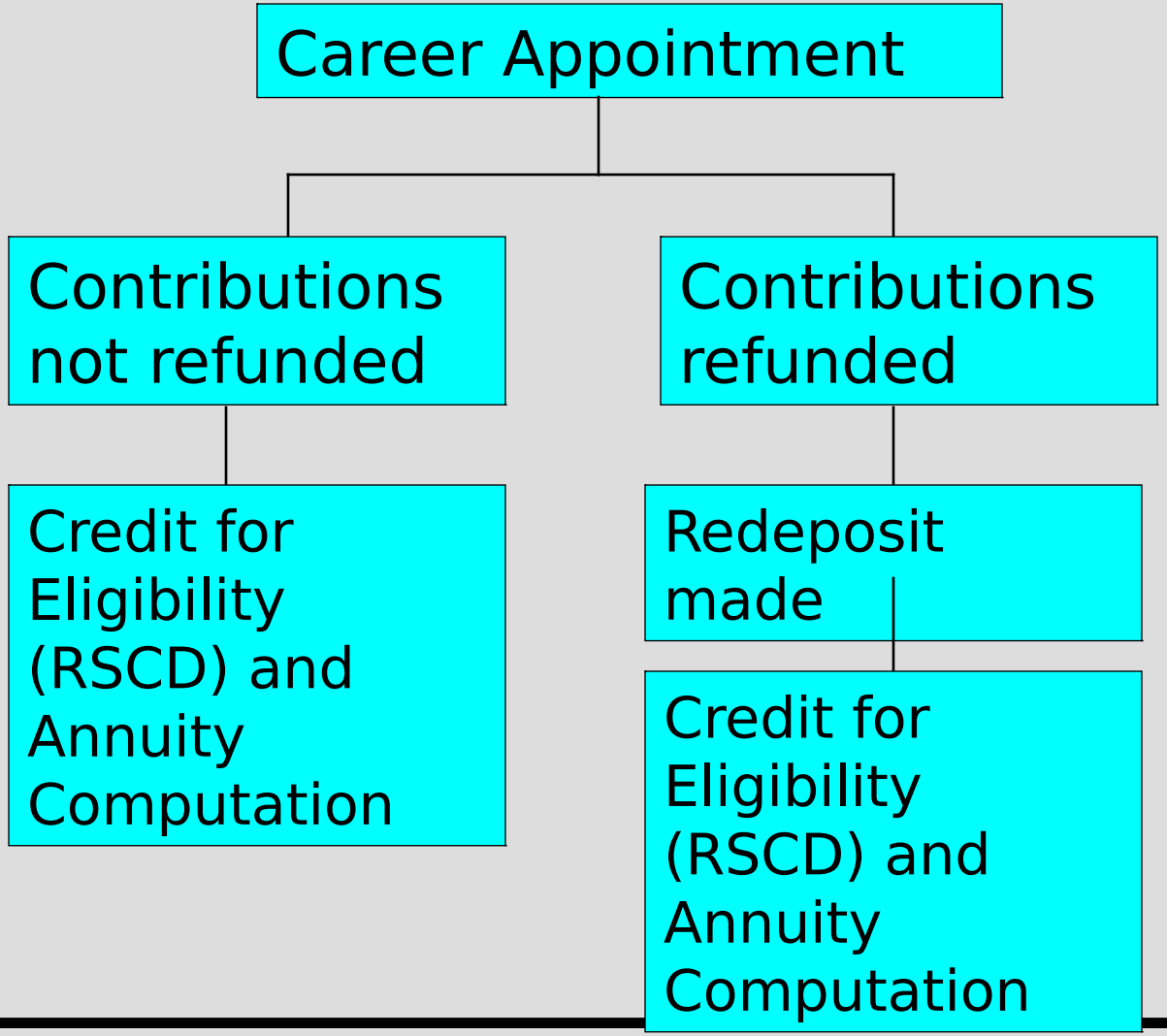
WHAT IS REDEPOSIT SERVICE?

- **A sum of money paid into the Fund by an employee or survivor to cover a period of service during which deductions were withheld but later refunded under CSRS provisions**
- **Redeposit = Amount of refund plus interest**

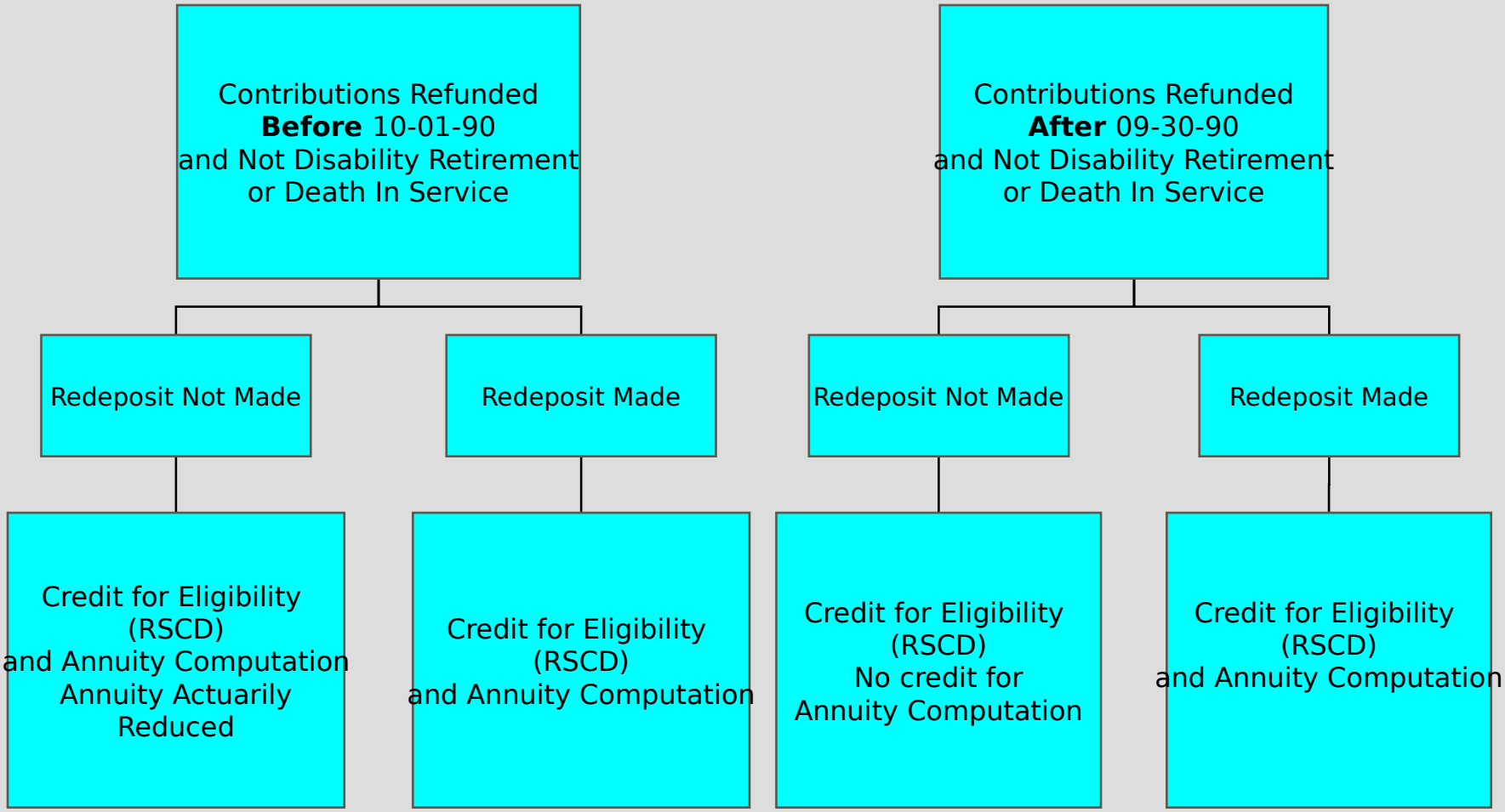


***Note*: Redeposit may be made before or after retirement.**

REDEPOSIT SERVICE



REDEPOSIT SERVICE



MILITARY DEPOSIT

CSRS

PRE 01-01-57 MILITARY SERVICE

No deposit required for creditable military service performed prior to 01-01-57

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CREDIT FOR POST-56 MILITARY SERVICE

IN RECEIPT OF MILITARY RETIRED PAY

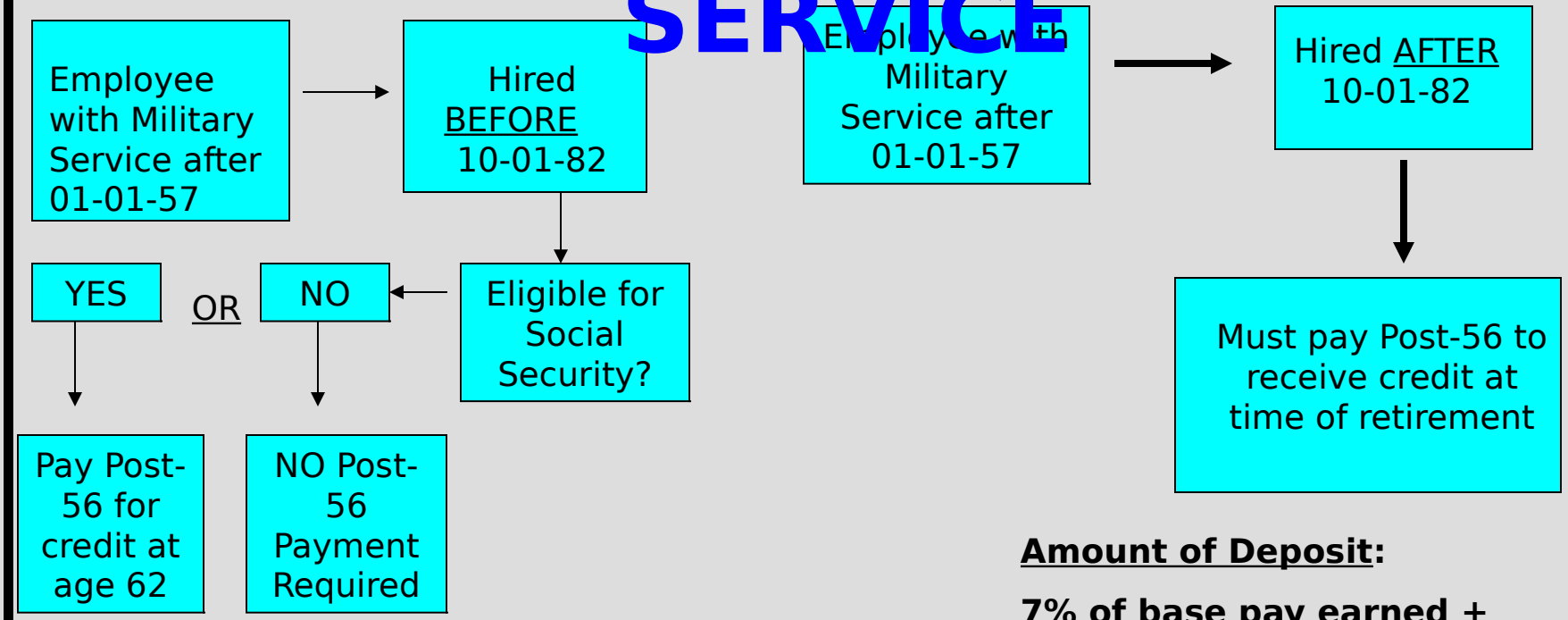
Based on Non – Combat Disability or Service

No Credit unless Military Retired Pay is waived

Based on Combat Disability or Chap 67, Title 10 (Reserves)

Hired Before or After 10-01-82? See Next Slide

CIVILIAN SERVICE CREDIT FOR POST-56 MILITARY SERVICE


Employee with Military Service after 01-01-57
Hired BEFORE 10-01-82
Employee with Military Service after 01-01-57
Hired AFTER 10-01-82
Eligible for Social Security?
YES
OR
NO
Pay Post-56 for credit at age 62
NO Post-56 Payment Required
Must pay Post-56 to receive credit at time of retirement

Amount of Deposit:

7% of base pay earned + interest

(Interest will vary by the date service was performed)

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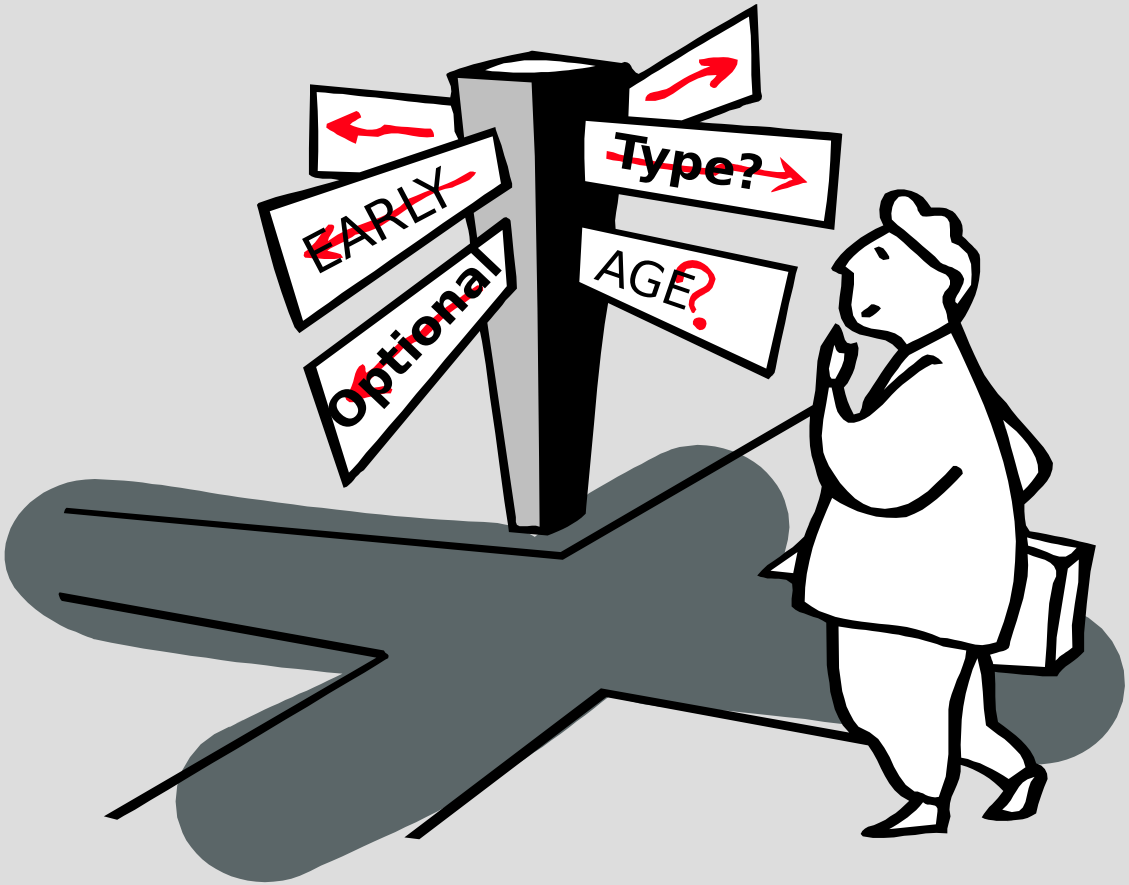
RETIREMENT REQUIREMENTS



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GENERAL ELIGIBILITY REQUIREMENTS

- **Have at least 5 years of civilian service with the Federal government**
- **Have been employed under CSRS for at least 1 year out of the last 2 years preceding your final separation from Federal employment**
- **Must separate from a position subject to CSRS coverage**

OPTIONAL RETIREMENT

Eligibility requirements for Voluntary Retirement:

Age 55 with 30 years of service

Age 60 with 20 years of service

Age 62 with 5 years of service

- **Must have at least 5 years creditable civilian service**

- **Military service or sick leave may not be used to reach the 5 year rule**

OPTIONAL RETIREMENT

- **Annuity starts the day after your retirement if your retirement is effective on the last day of month or the first three days of month.**

- **Annuity starts the first day of following month if your retirement is effective after the third day of month.**
- **Best date to retire for annuity purposes is either the last day of the month or the first three days of the following month.**

VOLUNTARY EARLY RETIREMENT AUTHORITY (VERA)

EMPLOYEE ELIGIBILITY REQUIREMENTS:

- **Age 50 with 20 years of creditable service**

- **Any age with 25 years of creditable service**

EFFECT ON EMPLOYEE BENEFITS:

- **2% reduced annuity for each year under 55**

DEFERRED RETIREMENT

A deferred annuity is payable at age 62 to an individual who separates from service and is not entitled to an immediate annuity

- At least five years of civilian service
- Must meet the one-out-of-two requirements at the
  - date of separation from service
  - Has not taken a refund of retirement deductions for
    the last period of service

FEHB and FEGLI will not be reinstated at the time your annuity commences. Your application for retirement is sent directly to OPM.

DISCONTINUED SERVICE RETIREMENT (DSR)

- **Must be separated involuntarily *except* for cause on charges of misconduct or delinquency**
- **To qualify, you must receive a specific written notice of a proposed involuntary separation from your Agency**
- **OPM has final approval to dete separation is involuntary for D**

DISCONTINUED SERVICE RETIREMENT (DSR)

Examples of involuntary separations include:

- **Job abolishment**
- **Reduction in Force (RIF)**
- **Transfer of function outside commuting area**
- **Liquidation of an office or an entire Agency**

CSRS OFFSET

- **You will receive a full CSRS annuity at retirement that is computed under the CSRS rules**
- **HOWEVER, your CSRS Offset annuity will be reduced when you become eligible to receive Social Security benefits**
- **CSRS Offset annuity is reduced by the portion of your total Social Security benefit that is payable based on Federal service performed after 1983**
- **If you never become eligible for Social Security benefits based on your own employment, there is no Offset**

CSRS OFFSET

Example: Employee has 3 years and 8 months of Offset service

The CSRS Offset is determined by taking the lesser of the 2 below computations

Computation #1

Social Security monthly benefit with Federal Offset service….. $600

Social Security monthly benefit without Federal Offset service. $550

Difference..$50

Computation #2

Social Security amount with Federal earnings =
$600 X 4 years* = $2400 divided by 40 = $60

***Nearest whole year to 3 years 8 months**

Result: The reduction in this case would be based on computation #1, or $50

UNUSED SICK LEAVE

- **Must retire on an immediate annuity**
- **Added to length of service for computation purposes only**
- **Additional time computed on the basis of a 2087 hour work week**
- **May increase survivor annuity**

Chart 2. -- Sick Leave Chart 2087 Hours

Chart for Converting Hours of Unused Sick Leave to Months and Days (See section 50A2.1-3G).

DAYS	1 Day	1 Month	2 Months	3 Months	4 Months	5 Months	6 Months	7 Months	8 Months	9 Months	10 Months	11 Months
0	0	174	348	522	696	870	1044	1217	1391	1565	1739	1913
1	6	180	354	528	701	875	1049	1223	1397	1571	1745	1919
2	12	186	359	533	707	881	1055	1229	1403	1577	1751	1925
3	17	191	365	539	713	887	1061	1235	1409	1583	1757	1930
4	23	197	371	545	719	893	1067	1241	1415	1588	1762	1936
5	29	203	377	551	725	899	1072	1246	1420	1594	1768	1942
6	35	209	383	557	730	904	1078	1252	1426	1600	1774	1948
7	41	214	388	562	736	910	1084	1258	1432	1606	1780	1954
8	46	220	394	568	742	916	1090	1264	1438	1612	1786	1959
9	52	226	400	574	748	922	1096	1270	1444	1617	1791	1965
10	58	232	406	580	754	928	1101	1275	1449	1623	1797	1971
11	64	238	412	586	759	933	1107	1281	1455	1629	1803	1977
12	70	243	417	591	765	939	1113	1287	1461	1635	1809	1983
13	75	249	423	597	771	945	1119	1293	1467	1641	1815	1988
14	81	255	429	603	777	951	1125	1299	1472	1646	1820	1994
15	87	261	435	609	783	957	1130	1304	1478	1652	1826	2000
16	93	267	441	615	788	962	1136	1310	1484	1658	1832	2006
17	99	272	446	620	794	968	1142	1316	1490	1664	1838	2012
18	104	278	452	626	800	974	1148	1322	1496	1670	1844	2017
19	110	284	458	632	806	980	1154	1328	1501	1675	1849	2023
20	116	290	464	638	812	986	1159	1333	1507	1681	1855	2029
21	122	296	470	643	817	991	1165	1339	1513	1687	1861	2035
22	128	301	475	649	823	997	1171	1345	1519	1693	1867	2041
23	133	307	481	655	829	1003	1177	1351	1525	1699	1873	2046
24	139	313	487	661	835	1009	1183	1357	1530	1704	1878	2052
25	146	319	493	667	841	1015	1188	1362	1536	1710	1884	2058
26	151	325	499	672	846	1020	1194	1368	1542	1716	1890	2064
27	157	330	504	678	852	1026	1200	1374	1548	1722	1896	2070
28	162	336	510	684	858	1032	1206	1380	1554	1728	1901	2075
29	168	342	516	690	864	1038	1212	1386	1559	1733	1907	2081

EXAMPLE: COMPUTING TOTAL SERVICE WITH UNUSED SICK LEAVE

AGE

2006-12-31 (DOR)
- 1946-12-05 (DOB)
60-00-26

TOTAL SERVICE

2006-12-31 (DOR)
- 1978-03-12 (Ret-SCD)
28-09-19

Unused Sick Leave

1136 hours = + 00-06-16

28-15-35
= 29-04-05

CIVIL SERVICE RETIREMENT SYSTEM

✔ **GENERAL FORMULA FOR COMPUTING ANNUITY FOR VOLUNTARY RETIREMENT:**

- **1.5% X High-3 avg salary X first 5 years of service**

PLUS

- **1.75% X High-3 avg salary X next 5 years of service**

PLUS

- **2.00% X High-3 avg salary X remaining service > 10 years**

(includes unused sick leave)

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REDUCTIONS DEDUCTIONS

- **Age Reduction (VERA/DSR)**
- **Deposit/Redeposit Service**
- **Election of Survivor Benefits**
- **Post-56 Military Service**
- **Applies to CSRS Employee hired before 10-01-82 known as “Catch 62” if eligible for Social Security**
- **Health Benefits**
- **Life Insurance**
- **Federal Income Taxes**
- **State Tax (If applicable)**

SURVIVOR ELECTIONS AVAILABLE

Types of Survivor Elections:

- ☑ CURRENT Spouse Survivor Annuity ---Full (55% of your annuity)
- ☑ FORMER Spouse Survivor Annuity ---Full (55% of your annuity)
- ☑ Combination Current / Former Spouse Survivor Annuity
- ☑ Insurable Interest Survivor Annuity
- ☑ CURRENT Spouse Survivor Annuity --Partial (55% of amount)
- ☑ FORMER Spouse Survivor Annuity ---Full (55% of amount)
- ☑ Self Only annuity (No survivor benefit)

SURVIVOR BENEFIT COST / REDUCTION

- **Cost = 2.5% of base annuity up to $3,600 plus 10% of base annuity over $3,600**

Example: $22,500 base annuity (Max elected)

$ 3,600 x 2.5% = $ 90

$18,900 x 10% = + $1,890

Reduction/Cost = $1,980 yearly

***Survivor will receive 55% of base annuity = $12,375 yearly**

SURVIVOR BENEFIT COST / REDUCTION

- **Cost = 2.5% of base annuity up to $3,600 plus 10% of base annuity over $3,600**

Example: $22,500 base annuity ($3,600 elected)

$3,600 x 2.5% = $90.00

Reduction/Cost = $90.00 yearly

***Survivor will receive 55% of $3,600 annuity = $1,980 yearly**

DISABILITY RETIREMENT

- **Disability Retirement - Unable to render useful & efficient service because of disease or injury**
- **Must be in a position covered by CSRS**
- **Must have a minimum of 5 years creditable civilian service**
- **Disability annuity IS subject to Federal tax**

DISABILITY RETIREMENT

Submit all regular retirement forms

PLUS

- **SF 3112A – Applicant's Statement of Disability**
- **SF 3112B – Supervisor's Statement**
- **SF 3112C – Physician's Statement**
- **SF 3112D – Agency Certification of Reassignment & Accommodation Efforts**

DEATH-IN-SERVICE

- **If you die while still an active employee, your survivor MAY be entitled to death benefits**
- **In the event of your death, your supervisor needs to contact the local Civilian Personnel Advisory Center (CPAC)**
- **CPAC will contact ABC-C**
- **An ABC-C counselor will contact the survivor within 24 hours**

NON-APPROPRIATED FUND (NAF) RETIREMENT PROCESSING

NAF Retirement System - Contact nearest NAF office

CSRS Retirement Plan - Contact the ABC-C

PERSONNEL PROFESSIONALS IN PARTNERSHIP

FEHB & RETIREMENT

Self Only

Self & Family

Additional Information:

www.opm.gov/insure/health

OPM Tel: 1-888-767-6738

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FEHB & RETIREMENT

CONTINUATION INTO RETIREMENT

- Retire on an immediate annuity
- Be insured on the date of retirement
- Covered for the 5 years of service prior to retirement or since your FIRST opportunity to enroll
- Coverage as a family member under FEHB or CHAMPUS/TRICARE counts towards 5 year requirement, however, (employee must be enrolled in FEHB prior to retirement)

FEHB & RETIREMENT

CONTINUATION INTO RETIREMENT

- **Requirements for automatic waiver during Agency Buyout Period**
- **Enrolled continuously since December 30, 2003** or **the beginning date of an agency's latest statutory buyout authority**
- **Employee(s) must:**
  - **Retire during the agency's statutory buyout period;** and
  - **Receive a buyout under the agency's statutory buyout period;** or
  - **Take Early Optional Retirement as a result of above;** or
- **Take a Discontinued Service Retirement (DSR) based on an involuntary separation due to RIF, directed reassignment, reclassification to a lower grade, or abolishment of position**

FEHB & RETIREMENT

- **Cost of FEHB is the same for retirees and active employees except that premiums are paid on a monthly basis vs. bi-weekly**
- **Same Open Season and qualifying life event opportunities as active employees**
- **Same FEHB plans available to retirees as active employees**
- **Once you cancel FEHB coverage in retirement, you can never re-enroll**
- **At age 65, you must enroll in Medicare and it becomes your primary and your FEHB plan becomes your secondary provider**

FEHB & RETIREMENT

- **Retirees can suspend FEHB for TRICARE or Medicare and return to FEHB coverage during Open Season or immediately upon involuntarily losing non-FEHB coverage**
- **Retirees do not participate in Premium Conversion**
- **Your spouse is eligible to continue FEHB coverage after your death only if you have Self and Family coverage and you elect to provide a survivor benefit at retirement**

FEGLI & RETIREMENT

Additional Information: www.opm.gov/insure/life OPM Tel: 1-888-767-6738

FEGLI & RETIREMENT

CONTINUATION INTO RETIREMENT

- **Retire on an immediate annuity**
- **Insured on date of retirement**
- **Insured for the 5 years of service prior to retirement OR since your FIRST opportunity to enroll**
- **Election Form: SF2818 - Continuation of Life Insurance Coverage**

FEGLI & RETIREMENT

BASIC LIFE OPTIONS:

Basic Insurance Amount (BIA) is based on your final annual salary rounded up, plus $2,000. Ex: $36,400 = $37,000 + $2,000 = Amt of Basic Ins $39,000

Options	Before age 65	After age 65
1. 75% reduction	**BIA x .3250 (per $1,000) ex: $12.68 per month**	**NO COST** *Coverage reduces 2% per mth for 37.5 mths until it reaches a final value of $9,750*
2. 50% reduction	**BIA x .9250 (per $1,000) ex: $23.40 per month**	**BIA x .6000 (per $1,000) ex: $36.08 per month** *Coverage reduces 1% per mth for 50 mths until it reaches a final value of $19,500*
3. NO reduction	**BIA x 2.1550 (per $1,000) ex: $84.05 per month**	**BIA x 1.8300 (per $1,000) ex: $71.37 per month**

FEGLI & RETIREMENT

OPTION A - STANDARD COVERAGE:

OPTION A - Standard = $10,000

Age Group	Monthly Cost
Under 35	$0.65
35 thru 39	$0.87
40 thru 44	$1.30
45 thru 49	$1.95
50 thru 54	$3.03
55 thru 59	$5.85
60 thru 64	$13.00
65 & above	NO COST

At Age 65 coverage reduces by 2% per mth for 37.5 mths until it reaches $2,500

FEGLI & RETIREMENT

OPTION B - ADDITIONAL COVERAGE (1 - 5 MULTIPLES OF PAY):

OPTION B - Ex: Annual Salary $36,400 1x Multiple elected = $37,000

Age Group	Mthly Cost @ $1000	Mthly Cost
Under 35	$0.065	$2.41
35 thru 39	$0.087	$3.22
40 thru 44	$0.130	$4.81
45 thru 49	$0.195	$7.22
50 thru 54	$0.303	$11.21
55 thru 59	$0.607	$22.46
60 thru 64	$1.300	$48.10
65 thru 69	$1.560	$57.72
70 thru 74	$2.600	$96.20
75 thru 79	$3.900	$144.30
80 & above	$5.200	$192.40

FULL Reduction: At age 65, no cost & coverage reduces by 2% per month for 50 months at which time coverage ends

NO Reduction: Coverage and premium continues

FEGLI & RETIREMENT

OPTION C - FAMILY COVERAGE

(1 - 5 MULTIPLES OF PAY):

OPTION C - Spouse = $5,000 (1x Multiple) / Each Child = $2,500 (1x Multiple)

Age Group	Mthly Cost per Multiple	Mthly Cost (1x)
Under 35	$0.59	$0.59
35 thru 39	$0.74	$0.74
40 thru 44	$1.00	$1.00
45 thru 49	$1.30	$1.30
50 thru 54	$1.95	$1.95
55 thru 59	$3.14	$3.14
60 thru 64	$5.63	$5.63
65 thru 69	$6.50	$6.50
70 thru 74	$7.37	$7.37
75 thru 79	$9.75	$9.75
80 & above	$13.00	$13.00

FULL Reduction: At age 65, no cost & coverage reduces by 2% per month for 50 months at which time coverage will end

NO Reduction: Coverage and premium will continue

TSP & RETIREMENT

Thrift Savings Plan

www.tsp.gov

Telephone: 1-877-968-3778

TDD: 1-877-847-4385

Mailing Address:

Post Office Box 385021

Birmingham, AL 35238

Monday through Friday

7:00 a.m. – 9:00 p.m. ET

TSP & RETIREMENT

OPTIONS:

- **Automatic cashout (accounts less than $200)**
- **Leaving money in the TSP**
- **Partial Withdrawal of at least $1,000 (one time in career)**
- **Full Withdrawal**
  - **Single payment**
  - **Monthly payments**
  - **Life annuity**
- **Mixed Withdrawal**

HOW TO APPLY:

TSP-70 FORM - Withdrawal Request

TSP CATCH-UP CONTRIBUTIONS

- **Open to TSP participants age 50 or older**
- **Not eligible for agency automatic 1% matching contribution**
- **Limited to $5,500 for year 2007**
  - **Must make new election each year**

Elections made via EBIS at:
https://www.abc.army.mil
IVRS at 1-877-276-9287

LONG TERM CARE INSURANCE (LTCI)

Want to talk with a Certified Long Term Care Insurance Consultant?

Tel: 1-800-LTC-FEDS (1-800-582-3337)
TTY: 1-800-843-3557
Mon - Fri 8 a.m. - 8 p.m. EST
Sat 9 a.m. - 5 p.m. EST
Closed Sun and Federal holidays.

http://www.ltcfeds.com

Offered by: John Hancock MetLife

FLEXIBLE SPENDING ACCOUNTS (FSA)

To receive more information regarding FSAs, please contact a SHPS counselor.

Email: FSAFEDS@shps.net

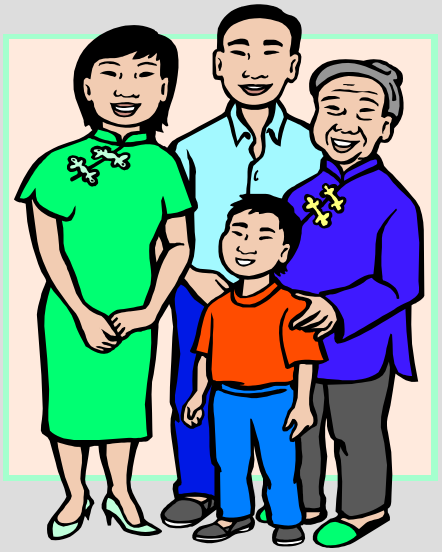
Telephone: 1-877-FSAFEDS (372-3337)
TTY: 1-800-952-0450

- **Mon-Fri 9 am – 9 pm Eastern Time**
- **Closed Weekends and Holidays**
- **http://www.fsafeds.com**

DESIGNATION OF BENEFICIARY

Beneficiary Forms:

- **SF 1152 (Unpaid Comp)**
- **SF2823 (FEGLI)**
- **SF 2808 (CSRS)**
- **TSP 3 (TSP)**



Order of Precedence:

- **Court Order**
- **Designation of Beneficiary**
- **Widow or Widower**
- **Children (and/or descendants of deceased children)**
- **Parents**
- **Executor or Administrator of Estate**
- **Next of Kin**

ABC-C RETIREMENT PROCEDURES & PROCESS

- **180 days prior to retirement:**
  - **Contact the ABC-C for retirement estimate & information**
- **120 days prior to retirement:**
  - **Download forms from ABC-C website or contact ABC-C for forms**
  - **Call ABC-C with questions on retirement estimate**
  - **Call ABC-C for help with the retirement forms**
- **90-120 days prior to retirement:**
  - **Mail retirement forms to ABC-C**

ABC-C RETIREMENT PROCEDURES & PROCESS

- **ABC-C receives your retirement package:**
  - **Sends letter acknowledging receipt**
  - **Does quick review of retirement package**
  - **Sends letter requesting missing forms**
  - **Requests OPF**
- **30-60 days prior to retirement:**
  - **Retirement package assigned to counselor**

ABC-C RETIREMENT PROCEDURES & PROCESS

- **ABC-C retirement counselor:**
  - **Reviews OPF for service history**
  - **Thoroughly reviews retirement package for missing, incomplete, incorrect forms**
  - **Contacts you about missing forms**
  - **Contacts you for final retirement counselor**
- **2 – 4 week prior to retirement:**
  - **Retirement package processing is completed**
  - **Retirement package is mailed to payroll**

✓ **Good stateside address & contact phone number**

ABC-C RETIREMENT PROCEDURES & PROCESS

- **2-4 weeks after retirement:**
  - **Final paycheck is received**
  - **Lump sum annual leave is paid**
  - **Lump sum VSIP is paid**
  - **Bi-weekly VSIP payments begin**
- **8-10 weeks after retirement:**
  - **Receive 1st INTERIM payment**
  - **Receive letter from OPM with CSA number**

Office of Personnel Management Retirement Operations Center
P.O. Box 45
Boyers, PA 16017

www.opm.gov
email: retire@opm.gov
Tel: 1-888-767-6738

Social Security Administration
www.ssa.gov
www.medicare.gov
Tel: 1-800-772-1213

IRS Publication 721
www.irs.gov
Tel: 1-800-Tax-

FOR ADDITIONAL RETIREMENT INFORMATION

CONTACT THE ABC-C

- **Toll Free 1-877-276-9287 (TDD 1-877-276-9833)**
- **Korea: 00798-14-800-4766**
- **Japan: 00531-1-20378**
- **Belgium: 0800-78245**
- **Germany: 0800-1010282**
- **Italy: 0800-780821**
- **Counselors are available from 6 am – 6 pm CT**
- **Website: https://www.abc.army.mil**
- **Mailing Address: 301 Marshall Avenue, Ft. Riley, KS 66442-5004**

ANY QUESTIONS?